

Remarks

The claims were rejected under 35 U.S.C. §112, first paragraph. The elements of the claim noted by the Examiner have been amended to recite elements as set out exactly from the present specification.

In particular, the “computer system,” is disclosed in at least paragraph 0013. “Web server,” is disclosed in paragraph 0017. The “logic-engine” is disclosed in paragraph 0016. Applicants have changed “probability” to “rank order,” which is disclosed in at least paragraph 0033. Because all of the recited elements are found in the specification as originally filed, the rejection should be withdrawn.

The claims were rejected under 35 U.S.C. §112, second paragraph. The claims have been amended to address the rejection under 35 U.S.C. §112, second paragraph. The claims recite a method and specify that a computer system is provided as an initial step.

Also, the steps recited in paragraphs h-l have been amended to recite that “said matching determines a rank order...” Multiple Lenders are queried from the matching step (one at a time). After a response is received from one Lender, a query may be send to another Lender if there are remaining Lenders from the matching step. Loan consumers are presented only with Lenders that responded with an approval.

The amendment overcomes the rejection under 35 U.S.C. §112, second paragraph.

Finally, Claims 1-12 were rejected on the ground of nonstatutory obviousness-type double patent as being unpatentable of copending Application No. 11/648,514. This is a provisional rejection and the Applicants will file a Terminal Disclaimer in the event that the rejection matures into an actual rejection, when claims are allowed.

Applicant respectfully requests reconsideration.

Respectfully submitted,

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